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Expert predictions for wealthtech and financial planning in 2025
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As the last few days of the year tick by, it's clear that the only constant for wealthtech in 2025 will be change.

In 2024, artificial intelligence and machine learning continued their rapid march toward infiltrating every part of our personal and professional lives. The experts we spoke with said these advancements will continue to increase possibilities of personalization at scale for clients.

What was only possible through time commitments of tedious data entry will now be done in seconds as repeatable tasks are increasingly automated. For advisors, AI will seek to take on ever more tasks for firms; ideally, so they can spend more time with that most important task of serving clients one on one.

And, of course, more AI means more sensitive data for advisors to store in a logical fashion. This means firms will be forced to recon with how they will store mountains of information. Firms have been increasingly recognizing the value of investing in these internal processes for the future. That means the rise of data lakes, data lakehouses and data warehouses will likely continue into next year and beyond.

As technology continues to advance, wealthtech firms who don't differentiate their offerings from the competition may find themselves fazed out. The solutions that will survive and thrive in 2025 will be the ones that make themselves essential to advisors' lives.

Meanwhile, the so-called great wealth transfer will also continue to pick up steam as we enter 2025. More baby boomers will keep retiring as more of their children begin planning for their futures.

As a result, wealthtech leaders will be increasingly focused on how to retain clients through the generations using advancements meant to cater to younger investors. The investors of yesteryear will not be the investors of the future.

On that note, the recent announcement that online brokerage Robinhood Markets had agreed to purchase the RIA custodial and portfolio management platform TradePMR will continue to have far-reaching effects throughout the industry.

In Washington, as President-elect Donald Trump looks to retake the White House next month alongside a unified Republican government in the U.S. House of Representatives and Senate, boosters of cryptocurrency are licking their chops

at the prospect of deregulation in the sector. But, it's not all about the skyrocketing price of bitcoin, which briefly topped $100,000 post-Election Day.

Experts we spoke with say the blockchain that these cryptocurrencies are based on will also allow for tokenization and fractionalized shares of alternative assets and increased access to private markets in 2025. While these areas were previously reserved for those with outsized portfolios in the ultrahigh net worth (UHNW) category, investors of every size will increasingly have the ability to access these opportunities.

And, that's just for starters. Scroll down the slideshow to see what these 10 experts we spoke with feel are some of the most important themes and trends in wealthtech in 2025:

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Increasing personalization at scale
Anton Chashchin, founder and CEO of private fintech group N7 Capital

"Wealthtech will see a strong focus on personalization at scale, leveraging AI and data analytics to offer tailored financial strategies based on individual goals, values and life circumstances. Digital-first wealth management will continue to dominate, with seamless platforms enabling clients to access financial advice, manage portfolios and execute transactions without needing in-person interactions. Fee compression will push firms to explore alternative pricing models, such as subscriptions or tiered structures, to stay competitive.

"Personalisation is reaching new depths thanks to AI and advanced data analytics. These systems have evolved to adapt in real time to changes, so they're no longer just segmenting clients — it is crafting genuinely individualized financial strategies that account for behavioral patterns, risk profiles and even a client's emotional relationship with money.

"As for digital wealth management platforms, they are integrating open banking, providing access to alternative investments and incorporating microinvestment tools with a strong emphasis on security.

"Meanwhile, the generational wealth transfer from baby boomers to younger generations will drive advisors to focus on estate planning and nurturing relationships with heirs to retain long-term clients. Intergenerational planning tech is another untapped story. Platforms offering collaborative tools for families to manage and transfer wealth are underreported, despite the ongoing wealth transfer.

"There are some overlooked trends in wealth management that include blockchain's role, ESG integration and hybrid advisory models.

"Blockchain can enhance transparency, security, and efficiency in asset tracking,

especially for alternative investments. It is reshaping private market access with tokenization, enabling fractional ownership and expanding investment options for retail investors. Solutions for the secure storage of digital assets and cryptocurrencies within a unified portfolio are also advancing.

"ESG integration, powered by sophisticated analytics, is evolving wealth tech by helping investors align portfolios with their values. Marketplaces for sustainable investments are being created, offering transparent assessments of their environmental and social impact.

"Lastly, hybrid advisory models — where digital tools support but don't replace human advisors — are crucial for balancing scalability with the personal touch clients still value."

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AI and machine learning will improve back- and middle-office functions
Brent Fierro, partner at sector-focused growth equity investment firm FTV Capital

"In 2025, the institutionalization of alternative asset management will drive growth in outsourcing technology and services. AI and machine learning will rapidly improve back- and middle-office functions for alternative asset managers, leading to increased growth in outsourcing of these functions to technology and services providers who utilize technology to deliver lower total cost of ownership and increased throughput.

"These providers will more efficiently translate unstructured and large amounts of data into usable data layers, enabling real-time portfolio and trading and risk insights. Using this cleansed data and more scalable infrastructure will allow asset managers to add new geographies and strategies, thus accelerating their business growth."

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Platforms will either have to adapt quickly or be phased out
Alex Blackwood, co-founder of fractional real estate investing platform mogul Club

"In 2025, we'll see the rise of embeddable AI in finance platforms, enhancing existing apps and driving cost efficiencies. The increased accessibility of these technologies will make it a necessity for wealthtech platforms to offer differentiated features and products due to increased competition. Platforms with undifferentiated offerings will either have to adapt quickly or be phased out.

"The wealthtech space is over-saturated with similar-functioning platforms and applications. High customer acquisition costs will push platforms to broaden their use cases and target a wider audience.

"Target use cases will become more broad and financial literacy will come to the forefront to reach more customers. Apps like Alinea and Ellevest may become more inclusive rather than focusing on such specific demographics.

"Leveraging AI, wealthtech companies will build 80% to 90% of products for a fraction of current costs, requiring minimal manual effort to build functional finance products. The real test is the incremental last 10% to 20% of product development; where visionary thinking and innovative uses of technology drive differentiation to make platforms stand out."

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The rise of the data lakehouse
Joe McQuaid, managing director of platform solutions and advisor experience at Concurrent

"I believe the biggest trend will be the rise of the data lakehouse. The landscape in 2025 is perfectly positioned to see AI intersect with data lakehouses. Financial companies continue to search for ways to be agile and scale; the adoption of the data lakehouse model combines the cost-effectiveness of data lakes and the structured analytical tools of data warehouses. This will provide companies with centralized data, advanced analytics, enhanced reporting and stronger compliance and auditing tools.

"Another trend in 2025 will be the utilization of decentralized finance. Traditional firms will reach beyond the bitcoin craze and start exploring how blockchain technology can enhance trading, assist integrations and provide a frictionless user experience."

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AI will provide new opportunities in private credit
Michael Von Bevern, co-managing director at Suntera Fund Services

"In 2025, AI and machine learning will present new opportunities to streamline manual processes, specifically for private credit fund managers. … However, private credit loans are inherently nuanced with terms tailored to each deal. Credit agreements often vary significantly between lenders, incorporating covenants specific to individual transactions, which makes training AI to accurately interpret and extract critical information from these agreements a complex challenge. This variability creates a gray area in how loan terms are interpreted and applied in the market, limiting AI's ability to operate independently in these contexts. Despite these hurdles, technology is steadily advancing in the private credit space."

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Clients are increasingly diversifying into alternative investment platforms

Elias Ghanem, global head of Capgemini Research Institute for Financial Services

"A key technological theme that will resonate within the wealth management industry is the focus on enhancing platform capabilities. Firms are increasingly under pressure to adopt cloud-native platforms to significantly improve the customer experience by offering seamless, integrated digital services.

"These advanced platforms provide the flexibility and scalability needed to efficiently manage assets across various custodial systems, while also incorporating sophisticated data analytics. This enables firms to personalize services, curate investment portfolios and integrate valuable features such as market insights and alerts. By improving their platform capabilities, wealth management firms can better meet the expectations of high net worth individuals (HNWIs) for a unified, customer-centric experience. This digital transformation not only aids in client retention and increases wallet share but also contributes to overall growth and profitability for the firms.

"Blockchain holds the potential to establish a robust infrastructure for converting real-world assets (RWA) into digital tokens, democratizing access to assets through fractional ownership. Additionally, advancements in cross-chain interoperability are expected to facilitate further adoption of these technologies.

"The focus on ESG metrics and the risks associated with greenwashing also remain critical concerns. Implementing robust ESG metrics and standardized reporting allows wealth management firms to transparently disclose their sustainability practices, thereby combating greenwashing and fostering trust among stakeholders.

"Efficient digital onboarding solutions are increasingly vital for enhancing customer experience. Automation in processes such as risk profiling, document signing and asset transfers significantly improves client acquisition efficiency.

"In 2025, the wealthtech industry is expected to undergo transformative changes, building on the foundations laid in past years, but with a focus on innovation to serve the next generation of clients.

"As the great wealth transfer gets underway, millennials are set to inherit a significant amount of wealth over the coming decades. Wealth techs have a great opportunity to engage these HNWIs early through best-in-class digital customer journeys and financial education initiatives.

"While 2024 was marked with high interest rates and geopolitical uncertainty, the outlook for 2025 seems brighter, and clients are increasingly diversifying into alternative investments. To cater to this demand, large wealth management firms will look to expand their offerings by acquiring or partnering with niche service

providers, which will provide growth opportunities for wealth techs."

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Firms will look to invest more in professional development
Kerry Ryan, senior director of financial services at Seismic

"In 2025, we'll see wealth management firms focus on improving client relationships and increasing revenue in two ways: upskilling all client-facing teams and streamlining the client meeting process aided by AI-powered tech. Advisors spend around one-third of their time preparing for, facilitating and following up on client meetings and reviews. New tools can help automate repetitive tasks and reduce time spent compiling presentations and follow-up notes, leaving more time for the advisor to spend deepening client relationships. Key to the success of these tools is proper integration with the advisor's CRM, financial planning and portfolio management systems.

"Firms are also looking to invest more in upskilling and professional development — for both advisors and home office staff. Overlooked areas like AI literacy and cross-departmental collaboration make it clear that firms must focus on scouting the right technologies that align with future business goals, enhancing advisor productivity while maintaining compliance. This starts with firms ensuring their technology investments are deployed properly and staff are trained on the tools, or they run the risk of losing critical value and time. Wealth management firms can improve their operational efficiency by investing in a dual approach, pairing technology and education together, and streamlining workflows and client interactions to maintain a competitive edge in an increasingly high-cost marketplace."

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The inflection point is here
Michael Weisz, CEO of Yieldstreet

"With a new administration often comes change and uncertainty, and this one is no different. We believe in 2025 we will see investors and the platforms that serve them taking stock and looking for ways to optimize and target reliable income. We see it in portfolio diversification opportunities, tax-advantaged investing through IRAs and other retirement accounts, or through forays into asset classes with fresh entry points. It's clear investors are already rotating their portfolios.

"Wealthtech is here to serve people. While AI is certainly sprinting through significant progress, people still need technology to help them grow and manage their wealth. We don't believe the traditional solutions out there today are serving investors as well as they should. Just take AI as one example. If AI is working to change the world, wealth tech is working to make the world of investing more accessible, easier, digital and inclusive.

"Money and wealth are widely reported on but can also be a difficult subject for everyday conversation. We believe education is key to bringing investors along on a journey to investing and growing their wealth. Whether they choose self-directed investing or work with an advisor, knowledge is power, and technology holds the key to opportunities in ways that weren't possible just a few years ago.

"You can take a look back into a prior cycle when the first online brokerages were born and the pattern is clear. Years of work and small steps accumulated to a point where the technology and consumers were ready. That inflection point turned into a huge boom where in just a couple of years, the majority of trades were conducted online and the percentage of Americans that owned stocks skyrocketed. We believe that the inflection point is here. You can see it throughout the industry that the elements are coming together for the next big breakout, alternative investing for the retail investor."

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Connecting DIY investors and advisors using wealthtech
Kapil Vora, senior director of wealth intelligence at J.D. Power

"The wealthtech apps generally get higher engagement and daily usage compared to other investing apps, and their low balance requirements make it easy to open accounts. However, two things are currently holding the wealthtechs back, according to the latest J.D. Power research on investor satisfaction: The first is that their users are generally less affluent compared to other wealth firms' clients, and their account sizes are also small compared to the average advised investor. The second is that the brand trust for most fintechs is still low compared to the traditional firms. And trust is one of the most important reasons why investors would invest more money with any firm.

"According to J.D. Power data, we see that one-quarter of do-it-yourself investors are open to receiving advice, and this is especially true among Generation Y and Generation Z investors who have kids. It would be natural for the wealthtechs to go to these investors and offer them more products and services than just trading. The recent Robinhood acquisition of TradePMR is a step in that direction that could spur new partnerships between wealthtechs and firms offering financial advice using human financial advisors.

"There has been an increase in the usage of technology-based tools and solutions among financial advisors, and that trend is expected to grow in 2025 as well. Only 10% of advisors use artificial intelligence tools right now, according to our research. But that figure has increased from 2023 to 2024. It should keep increasing in 2025. We can anticipate the availability of customized AI tools for financial advisors, which will save them time and resources, allowing them to focus on important client discussions instead of mundane tasks."

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Despite the tech, planning is about people
Susan McKenna, CEO of eMoney Advisor

"We anticipate firms across the industry will leverage planning to deliver more personalized client experiences and, importantly, use planning as a strategic growth driver. And, of course, the adoption of AI will come into play. While there are still lingering concerns, our research indicates that the majority of advisors plan to embrace AI to help with things like productivity and data analysis.

"More people than ever want to work with a financial advisor. We've acknowledged the great wealth transfer is upon us, but have we honed and articulated the value that advisors can play leading up to and managing it?

"As an industry, despite the sophisticated tech we might use, we need to remember that planning is about people. In 2025 and beyond, the need to embrace the psychological and interpersonal components to financial planning will be critical to meeting the needs of future generations."

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